The Journal of Risk and Insurance

Index

Volume XLI (1974)

Feature Articles

ADDITIONAL ASPECTS OF INSURANCE EDUCATION: LOMA PROFILES, Gene A. Morton, Dec. '74, p. 711.

A KEY TO THE APARTMENT, James L. Athearn and Harold E. Curry, March '74, p. 135.

AN ANALYSIS OF THE BLACK LUNG COMPENSATION PROGRAM, J. David Cummins and Douglas G. Olson, Dec. '74, p. 633.

AN APPRAISAL OF COMPUTERIZED LIFE INSURANCE ESTATE PLANNING, Ephraim R. McLean, Sept. '74, p. 497.

AN ORGANIZATION BEHAVIOR APPROACH TO RISK MANAGEMENT, Darwin B. Close, Sept. '74, p. 435.

ARE CONGLOMERATE INSURANCE MERGERS *SUI GENERIS*?, David R. Kamerschen, Sept. '74, p. 463.

AUTOMOBILE INSURANCE, CREDIBILITY STANDARDS AND PRICING IN, Robert Charles Witt, Sept. '74, p. 375.

CAPITAL MARKETS AND THE SUPERVISION OF INSURANCE COMPANIES, Karl Borch, Sept. '74, p. 397.

CONSUMER VALUATION OF LIFE INSURANCE—A CAPITAL BUDGETING APPROACH, Peter R. Kensicki, Dec. '74, p. 655.

COST SENSITIVITY ANALYSIS OF MANDATORY FUNDING AND VESTING STANDARDS IN PENSION PLANS, Howard E. Winklevoss, March '74, p. 57.

DECEPTIVE SALES PRACTICES IN THE LIFE INSURANCE BUSINESS, Joseph M. Belth, June '74, p. 305.

DISASTER INSURANCE: A TOOL FOR HAZARD MITIGATION, Howard Kunreuther, June '74, p. 287.

EFFECT OF FIRE LOSS AND LOSS ADJUSTMENTS ON CONSUMER ATTITUDES TOWARD INSURANCE, J. Frank Hodges, Jr., June '74, p. 267.

FACULTY BENEFITS AT FIFTY MAJOR UNIVERSITIES, S. Travis Pritchett and James S. Trieschmann, March '74, p. 93.

FIRST-YEAR COST RESULTS UNDER NO-FAULT AUTOMOBILE INSURANCE: A COMPARISON OF THE FLORIDA AND MASSACHUSETTS EXPERIENCE, Calvin H. Brainard and John F. Fitzgerald, March '74, p. 25.

INFLATION BASED VARIABLE LIFE INSURANCE MODELS, Howard E. Winklevoss, Dec. '74, p. 601.

INVESTMENT INCOME IN RATE-MAKING AND MANAGERIAL INVESTMENT ATTITUDES, George B. Flanigan, June '74, p. 229.

LIFE INSURANCE AGENTS AND EXECUTIVES: A TEST OF INCONGRUENT PERCEPTIONS, David R. Klock and T. W. Bonham, June '74, p. 249.

LIFE INSURANCE DEMAND AND HOUSEHOLD PORTFOLIO BEHAVIOR, Robert S. Headen and J. Finley Lee, Dec. '74, p. 685.

MONEY, COMMUNICATIONS, AND THE INTEGRITY OF ARIA, Joseph M. Belth, March '74, p. 11.

MONTE CARLO EVALUATION OF LIFE INSURANCE STRATEGY, Anthony J. Curley, Dec. '74, p. 667.

MUTUAL LIFE INSURER'S PORTFOLIO AND POLICYHOLDER UTILITY FUNCTIONS, Richard A. Cohn, Sept. '74, p. 407.
PREDICTION OF BEST'S GENERAL POLICYHOLDER'S RATINGS, Philip J. Harmelink, Dec. '74, p. 621.
PRICING, INVESTMENT INCOME, AND UNDERWRITING RISK: A STOCHASTIC VIEW, Robert Charles Witt, March '74, p. 109.
PRODUCTS LABILITY, RISK, AND ECONOMIC EFFICIENCY, Bruce Yandle, Jr., Dec. '74, p. 699.
PROFITABILITY AND RISK IN THE TITLE INSURANCE INDUSTRY—THE TEXAS EXPERIENCE, Jerry D. Todd and Richard W. McEnally, Sept. '74, p. 415.
REPLACEMENT OF LIFE INSURANCE: A FINANCIAL APPROACH, Peter R. Kensicki, June '74, p. 207.
RESIDUAL RISKS IN EUROPE, Irving Pfeffer, March '74, p. 41.
RISK IN THE MACRO FINANCIAL INVESTMENT EQUATIONS OF PENSION FUNDS AND LIFE INSURANCE COMPANIES, I. B. Ibrahim, Sept. '74, p. 451.
RISK TAKING IN GROUPS: A SOCIAL PSYCHOLOGICAL ANALYSIS, Russell D. Clark, III, March '74, p. 75.
RX FOR RATIONAL RESPONSIBILITY, David L. Bickelhaupt, March '74, p. 1.
SELECTED RESULTS FROM A RISK-THEORETIC SIMULATION OF AN INSURANCE COMPANY, Edmund G. Sugars, June '74, p. 221.
SOLVING A RISK THEORY PROBLEM UNDER TIME PRESSURE (LIFE INSURANCE ADJUSTED EARNINGS), Dale R. Gustafson, June '74, p. 259.
TARIFF CONTROL & THE PUBLIC INTEREST: REPORT ON BRITISH FIRE INSURANCE, R. L. Carter and N. A. Doherty, Sept. '74, p. 483.
TAX-BENEFIT RATIOS AND RATES OF RETURN UNDER OASI: 1974 RETIREES AND ENTRANTS, Yung-Ping Chen and Kwang-wen Chu, June '74, p. 189.
THE EFFICIENCY OF ALTERNATIVE MODELS FOR SOLVENCY SURVEILLANCE IN THE INSURANCE INDUSTRY, George E. Pinches and James S. Trieschmann, Dec. '74, p. 563.
THE FRAMEWORK FOR INSURANCE MARKETING CHANGES, Bernard L. Webb, June '74, p. 239.
THE NATIONAL FLOOD INSURANCE PROGRAM—PROBLEMS AND POTENTIAL, Dan R. Anderson, Dec. '74, p. 579.
VARIABLE LIFE INSURANCE IN THE NETHERLANDS—A CASE STUDY, Jacobus T. Severiens and Mark R. Greene, Sept. '74, p. 511.

Authors of Feature Articles

ANDERSON, DAN R., *The National Flood Insurance Program—Problems and Potential,* Dec. '74, p. 579.
ATHEARN, JAMES L. and CURRY, HAROLD E., *A Key to the Apartment,* March '74, p. 135.
BELTH, JOSEPH M., *Deceptive Sales Practices in the Life Insurance Business,* June '74, p. 305.
BELTH, JOSEPH M., *Money, Communications, and the Integrity of ARIA,* March '74, p. 11.
BICKELHAUPT, DAVID L., *Rx for Rational Responsibility,* March '74, p. 1.
BONHAM, T. W. and KLOCK, DAVID R., *Life Insurance Agents and Executives: A Test of Incongruent Perceptions,* June '74, p. 249.
BORCH, KARL, *Capital Markets and the Supervision of Insurance Companies,* Sept. '74, p. 397.
BRAINARD, CALVIN H. and FITZGERALD, JOHN F., *First-Year Cost Results Under No-Fault Automobile Insurance: A Comparison of the Florida and Massachusetts Experience,* March '74, p. 25.
CARTER, R. L. and DOHERTY, N. A., *Tariff Control & the Public Interest: Report on British Fire Insurance,* Sept. '74, p. 483.
CHEN, YUNG-PING and CHU, KWANG-WEN, *Tax-Benefit Ratios and Rates of Return Under OASI: 1974 Retirees and Entrants,* June '74, p. 189.
CHU, KWANG-WEN and CHEN, YUNG-PING, *Tax-Benefit Ratios and Rates of Return Under OASI: 1974 Retirees and Entrants,* June '74, p. 189.
CLARK, RUSSELL D., III, *Risk Taking in Groups: A Social Psychological Analysis,* March '74, p. 75.

CLOSE, DARWIN B., *An Organization Behavior Approach to Risk Management*, Sept. '74, p. 435.
COHN, RICHARD A., *Mutual Life Insurer's Portfolio and Policyholder Utility Functions*, Sept. '74, p. 407.
CUMMINS, J. DAVID and OLSON, DOUGLAS G., *An Analysis of the Black Lung Compensation Program*, Dec. 74, p. 633.
CURLEY, ANTHONY J., *Monte Carlo Evaluation of Life Insurance Strategy*, Dec. '74, p. 667.
CURRY, HAROLD E. and ATHEARN, JAMES L., *A Key to the Apartment*, March '74, p. 135.
DOHERTY, N. A. and CARTER, R. L., *Tariff Control & the Public Interest: Report on British Fire Insurance*, Sept. '74, p. 483.
FITZGERALD, JOHN F. and BRAINARD, CALVIN H., *First-Year Cost Results Under No-Fault Automobile Insurance: A Comparison of the Florida and Massachusetts Experience*, March '74, p. 25.
GREENE, MARK R. and SEVERIENS, JACOBUS T., *Variable Life Insurance in the Netherlands—A Case Study*, Sept. '74, p. 511.
GUSTAFSON, DALE R., *Solving a Risk Theory Problem Under Time Pressure (Life Insurance Adjusted Earnings)*, June '74, p. 259.
FLANIGAN, GEORGE B., *Investment Income in Rate-Making and Managerial Investment Attitudes*, June '74, p. 229.
HARMELINK, PHILIP J., *Prediction of Best's General Policyholder's Ratings*, Dec. '74, p. 621.
HEADEN, ROBERT S. and LEE, J. FINLEY, *Life Insurance Demand and Household Portfolio Behavior*, Dec. '74, p. 685.
HODGES, FRANK J., JR., *Effect of Fire Loss and Loss Adjustments on Consumer Attitudes Toward Insurance*, June '74, p. 267.
IBRAHIM, I. B., *Risk in the Macro Financial Investment Equations of Pension Funds and Life Insurance Companies*, Sept. '74, p. 451.
KAMERSCHEN, DAVID R., *Are Conglomerate Insurance Mergers* Sui Generis?, Sept. '74, p. 463.
KENSICKI, PETER R., *Consumer Valuation of Life Insurance—A Capital Budgeting Approach*, Dec. '74, p. 655.
KENSICKI, PETER R., *Replacement of Life Insurance: A Financial Approach*, June '74, p. 207.
KLOCK, DAVID R. and BONHAM, T. W., *Life Insurance Agents and Executives: A Test of Incongruent Perceptions*, June '74, p. 249.
KUNREUTHER, HOWARD, *Disaster Insurance: A Tool For Hazard Mitigation*, June '74, p. 287.
LEE, J. FINLEY and HEADEN, ROBERT S., *Life Insurance Demand and Household Portfolio Behavior*, Dec. '74, p. 685.
McENALLY, RICHARD W. and TODD, JERRY D., *Profitability and Risk in the Title Insurance Industry—The Texas Experience*, Sept. '74, p. 415.
McLEAN, EPHRAIM R., *An Appraisal of Computerized Life Insurance Estate Planning*, Sept. '74, p. 497.
MORTON, GENE A., *Additional Aspects of Insurance Education: LOMA Profiles*, Dec. '74, p. 711.
OLSON, DOUGLAS G. and CUMMINS, J. DAVID, *An Analysis of the Black Lung Compensation Program*, Dec. '74, p. 633.
PFEFFER, IRVING, *Residual Risks in Europe*, March '74, p. 41.
PINCHES, GEORGE E. and TRIESCHMANN, JAMES S., *The Efficiency of Alternative Models for Solvency Surveillance in the Insurance Industry*, Dec. '74, p. 563.
PRITCHETT, S. TRAVIS and TRIESCHMANN, JAMES S., *Faculty Benefits at Fifty Major Universities*, March '74, p. 93.
SEVERIENS, JACOBUS T. and GREENE, MARK R., *Variable Life Insurance in the Netherlands—A Case Study*, Sept. '74, p. 511.
SUGARS, EDMUND G., *Selected Results from a Risk-Theoretic Simulation of an Insurance Company*, June '74, p. 221.
TODD, JERRY D. and McENALLY, RICHARD W., *Profitability and Risk in the Title Insurance Industry—The Texas Experience*, Sept. '74, p. 415.

TRIESCHMANN, JAMES S. and PRITCHETT, S. TRAVIS, *Faculty Benefits at Fifty Major Universities,* March '74, p. 93.
TRIESCHMANN, JAMES S. and PINCHES, GEORGE E., *The Efficiency of Alternative Models for Solvency Surveillance in the Insurance Industry,* Dec. '74, p. 563.
WEBB, BERNARD L., *The Framework For Insurance Marketing Changes,* June '74, p. 239.
WINKLEVOSS, HOWARD E., *Cost Sensitivity Analysis of Mandatory Funding and Vesting Standards in Pension Plans,* March '74, p. 57.
WINKLEVOSS, HOWARD E., *Inflation Based Variable Life Insurance Models,* Dec. '74, p. 601.
WITT, ROBERT CHARLES, *Pricing, Investment Income, and Underwriting Risk: A Stochastic View,* March '74, p. 109.
WITT, ROBERT CHARLES, *Credibility Standards and Pricing in Automobile Insurance,* Sept. '74, p. 375.
YANDLE, BRUCE, JR., *Products Liability, Risk, and Economic Efficiency,* Dec. '74, p. 699.

Curricular Concepts

CLOSE, DARWIN B., *Teaching Principles of Insurance and Risk by the Contract Method,* Dec. '74, p. 719.
CUMMINS, J. DAVID, *Insurer's Risk: A Restatement,* March '74, p. 147.
DOTTERWEICH, WILLIAM and TRIESCHMANN, JAMES S., *Use of Computers in Teaching Insurance, Revisited,* Sept. '74, p. 553.
HALPERIN, SANFORD B., *Change in Student Attitudes Toward Life Insurance Salesmen After an Insurance Course,* June '74, p. 327.
TRIESCHMANN, JAMES S. and DOTTERWEICH, WILLIAM, *Use of Computers in Teaching Insurance, Revisited,* Sept. '74, p. 553.

Communications

ANDERSON, DAN R., "The Ruin Problem in Multiple-Line Insurance—Comment," March '74, p. 183.
BELTH, JOSEPH M., "A Further Note on Benefits-Premiums Ratios," June '74, p. 360.
BELTH, JOSEPH M., "Observations on the Enforcement Machinery of the CLU Code of Ethics," March '74, p. 171.
BLEAKNEY, THOMAS P. and CAMPBELL, KENNETH R. and HOWARD, WILLIAM M., "Problems and Issues in Public Employee Retirement Systems:" Comments and Author's Reply, Sept. '74, p. 527.
CAMPBELL, KENNETH R. and HOWARD, WILLIAM M., and BLEAKNEY, THOMAS P., "Problems and Issues in Public Employee Retirement Systems:" Comments and Author's Reply, Sept. '74, p. 527.
DICK, G. WILLIAM, "Determining the Present Value of Future Income: Selecting Income Growth Rates," Dec. '74, p. 729.
DICKINSON, GERRY, "Calculating the Rate of Return of Non-Life Insurance Companies: Some Clarifying Comments," June '74, p. 349.
ELLIS, PETER M., "Characterization of the Annual Pattern of Life Insurance Sales," Dec. '74, p. 735.
FLETCHER, LINDA PICKTHORNE, GAGNON, JEAN P., and RODOWSKAS, CHRISTOPHER A., JR., "Two Controversial Problems in Third-Party Outpatient Prescription Plans": Comment and Authors' Reply, Dec. '74, p. 739.
GAGNON, JEAN P., RODOWSKAS, CHRISTOPHER A., JR. and FLETCHER, LINDA PICKTHORNE, "Two Controversial Problems in Third-Party Outpatient Prescription Plans": Comment and Authors' Reply, Dec. '74, p. 739.
GIFFORD, DONALD W. and GREENE, MARK R., "A Note on Loading Charges For Variable Annuities": Comment and Author's Reply, Sept. '74, p. 523.
GREENE, MARK R. and GIFFORD, DONALD W., "A Note on Loading Charges For Variable Annuities": Comment and Author's Reply, Sept. '74, p. 523.
HOWARD, WILLIAM M., BLEAKNEY, THOMAS P. and CAMPBELL, KENNETH R., "Problems and Issues in Public Employee Retirement Systems": Comments and Author's Reply, Sept. '74, p. 527.
KLOCK, DAVID R. and LEE, SANG M., "A Note on Decision Models For Insurers," Sept. '74, p. 537.
LEE, SANG M. and KLOCK, DAVID R., "A Note on Decision Models For Insurers," Sept. '74, p. 537.

NETER, JOHN, WILLIAMS, ARTHUR C., JR. and WILSON, DAVID T., "Acceptability of Three Normative Methods in Insurance Decision Making: An Alternative Hypothesis": Comment and Authors' Reply, June '74, p. 363.
RODOWSKAS, CHRISTOPHER A., JR., FLETCHER, LINDA PICKTHORNE, and GAGNON, JEAN P., "Two Controversial Problems in Third-Party Outpatient Prescription Plans": Comment and Authors' Reply, Dec. '74, p. 739.
SCHEEL, WILLIAM C., "The Impropriety of Benefits-Premiums Ratios in Life Insurance Price Disclosure," June '74, p. 356.
WILLIAMS, ARTHUR C., JR., WILSON, DAVID T. and NETER, JOHN, "Acceptability of Three Normative Methods in Insurance Decision Making: An Alternative Hypothesis": Comment and Authors' Reply, June '74, p. 363.
WILSON, DAVID T., NETER, JOHN and WILLIAMS, ARTHUR C., JR., "Acceptability of Three Normative Methods in Insurance Decision Making: An Alternative Hypothesis": Comment and Authors' Reply, June '74, p. 363.
ZIOCK, RICHARD W., "A Realistic Profit Model for Individual Non-Participating Life Insurance: Addendum," March '74, p. 179.

Reviews

BEADLES, WILLIAM T. and GREIDER, JANICE E., *Principles of Life Insurance, Vol. 1, Rev. Edition,* Darwin B. Close, March '74, p. 168.
BECKER, JOSEPH M., *Experience Rating in Unemployment Insurance; An Experiment in Competitive Socialism,* and *Unemployment Insurance: Virtue or Vice,* Harry Malisoff, Sept. '74, p. 547.
BELTH, JOSEPH M., *Life Insurance: A Consumer's Handbook,* William C. Scheel, March '74, p. 161.
BLEAKNEY, THOMAS P., *Retirement Systems for Public Employees,* Walter H. Franke, March '74, p. 159.
CUMMINS, DAVID J., *Development of Life Insurance Surrender Values in the United States,* Stephen W. Forbes, June '74, p. 346.
GREIDER, JANICE E. and BEADLES, WILLIAM T., *Principles of Life Insurance, Vol. 1, Rev. Edition,* Darwin B. Close, March '74, p. 168.
MALKIEL, BURTON G. and QUANDT, RICHARD E., *Strategies and Rational Decisions in the Securities Options Market,* Robert T. LeClair, March '74, p. 166.
MYERS, EVELYN S., SCHEIDEMANDEL, PATRICIA, and REED, LOUIS S., *Health Insurance and Psychiatric Care: Utilization and Cost,* Harold C. Krogh, June '74, p. 344.
QUANDT, RICHARD E. and MALKIEL, BURTON G., *Strategies and Rational Decisions in the Securities Options Market,* Robert T. LeClair, March '74, p. 166.
REED, LOUIS S., MYERS, EVELYN S. and SCHEIDEMANDEL, PATRICIA L., *Health Insurance and Psychiatric Care: Utilization and Cost,* Harold C. Krogh, June '74, p. 344.
SCHEIDEMANDEL, PATRICIA L., REED, LOUIS S., and MYERS, EVELYN S., *Health Insurance and Psychiatric Care: Utilization and Cost,* Harold C. Krogh, June '74, p. 344.
SHELDON, ELEANOR B., *Family Economic Behavior: Problems and Prospects,* Gary K. Stone, Sept. '74, p. 550.
TUAN, KAILIN, *Modern Insurance Theory and Education,* John F. Fitzgerald, Jr., James S. Trieschmann, and Peter R. Kensicki, June '74, p. 339.
LIFE INSURANCE FACT BOOK—1973, Institute of Life Insurance, Mark S. Dorfman, Sept. '74, p. 545.

Association Business

1974 Annual Meeting Program, June '74, p. 369.
Ralph Harrub Blanchard—A Memorial, March '74, p. 9.
Correction, March '74, p. 40; Sept. '74, p. 462.
Future Articles, March '74, p. 74; June '74, p. 238; Sept. '74, p. 406; Dec. '74, p. 578.
Institutional Members, March '74, p. 187; June '74, p. 367; Sept. '74, p. 561; Dec. '74, p. 749.
New Officers and Directors, Sept. '74, p. 496.
Personal Notes, March '74, p. 24; June '74, p. 220; Sept. '74, p. 434; Dec. '74, p. 600.
1973 Journal Awards, June '74, p. 286.
Loman Foundation Research Grants, Dec. '74, p. 726.